

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 2

Cite if Known

Application Number	09/718,500
Filing Date	11/24/2000
First Named Inventor	DEMBO, Ron et al.
Group Art Unit	2161
Examiner Name	N/A
Attorney Docket Number	11483-80

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GROUP 3600**U.S. PATENT DOCUMENTS**

Examiner Initials *	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
		US-6,021,397	02-01-2000	Jones et al.	
		US- 6,012,044	01-04-2000	Maggioncalda et al.	
		US- 5,799,287	08-25-1998	Dembo	
		US- 2001-0011243	08-02-2001	Dembo et al.	
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FOREIGN PATENT DOCUMENTS

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		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				

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Sheet 2 of 2

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GROUP 3600**OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS**

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
GA		DEMBO, Ron S., "Mark-to-Future: A Consistent Firm-Wide Paradigm for Measuring Risk and Return", Risk Management and Analysis. Vol. 1: Measuring and Modelling Financial Risk; John Wiley & Sons Ltd., 1998, p. 225-236.	
CA		DEMBO, R., Rosen, D. and D. Saunders, 2000, "Valuation in incomplete markets: an optimization approach," Algo Research Quarterly 3(2), 29-37.	
GA		DEMBO, RON S. et al., Mark to future: A Comprehensive Guide to a Revolution in the Evolution of Risk, Algorithmics, November 1999.	
GA		DEMBO, Ron S. et al., 2000, "The Put/Call Efficient Frontier," Algo Research Quarterly 3(1), 13-25.	
GA		DEMBO, Ron et al., 1999, "The Practice of Portfolio Replication: A Practical Overview of Forward and Inverse Problems", Annals of Operations Research, 85: 267-284.	
GA		DUFFIE, D., 1996, Dynamic Asset Pricing Theory, Princeton University Press, Princeton, New Jersey, p.3-19.	
GA		KING, A.J., 1998, "Martingales and duality in contingent claims analysis: the discrete case," Research Report, IBM Research Division, T.J. Watson Research Center, New York.	
GA		MARKOWITZ, H., 1952, "Portfolio Selection," Journal of Finance, 7: 77-91.	
GA		ROSEN, Dan et al., Scenario Optimization Approach to Pricing in Incomplete Markets, SIAM, Toronto, July 14, 1998.	
GA		SAUNDERS, David, Applications of Optimization to Mathematical Finance, Thesis; Graduate Department of Mathematics, University of Toronto, 1997.	
GA		SHARPE, W.F., 1998, "Morningstar's Risk-Adjusted Ratings", Financial Analysts Journal 54 (4) July/August: 21-33.	

Examiner Signature		Date Considered	3/8/03
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